

Fill in this information to identify the case:

Debtor 1 Richard Meier Yost a/k/a Richard M. Yost, a/k/a Richard Yost

Debtor 2

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 23-00965 MJC

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PENNYMAC LOAN SERVICES, LLC**Court claim no.** (if known): 21-1**Last 4 digits** of any number you use to identify the debtor's account: 0293**Date of payment change:**

Must be at least 21 days after date of this notice

10/01/2023

New total payment:

\$1,158.63

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____**Current escrow payment:** \$393.13**New escrow payment:** \$ 392.85**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____**Current interest rate:** _____%**New interest rate:** _____%**Current principal and interest payment:** \$ _____ **New principal and interest payment:** \$ _____**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Per the terms of the Loan Modification effective October 1, 2023 _____

Current mortgage payment: \$966.70**New mortgage payment:** \$1,158.63

Debtor(s) Richard Meier Yost Case number (if known) 23-00965 MJC
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Michael Farrington

Date 11/06/2023

Print: Michael Farrington
06 Nov 2023, 16:27:55, EST

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000
Number Street
Philadelphia, PA 19106
City State ZIP Code

Contact phone (215) 627-1322 Email bkgroup@kmlawgroup.com